

You probably share some personal information every day. You might tell a substitute teacher your name. You might buy stuff online and have to give your email address, or your parents' credit card number. You might tell a new friend where you live. Sharing that kind of information is part of everyday life.

It's good to remember that your personal information is valuable – both to you and to others. Your parents or teachers have probably talked about sharing information online, so that people who don't know you personally don't find out too much about you.

Some other important facts about personal information: businesses use it to sell you things, send you coupons, or advertise to you. Sometimes, they sell your information to other businesses. You might find your email box filling up with spam, or start getting phone calls or mail from companies you didn't choose to share your information with – though sometimes you might get ads you're interested in.



Crooks sometimes want to get hold of personal information because it can help them commit crimes. By using someone else's information, crooks can trick businesses into giving them credit in another person's name. The crook winds up getting credit cards, bank loans – even a house or car – but the bill usually goes to the person whose name they're using.

So what to do if someone asks for your personal information? The best advice: Ask why they need it, how they'll use it, whether they'll share it with anyone else, and how they'll keep it safe and secure. Before you share your personal information, talk with your parents to see how they feel about sharing information – yours or theirs – on a website, at a mall, a sporting event, or other places you might be asked.

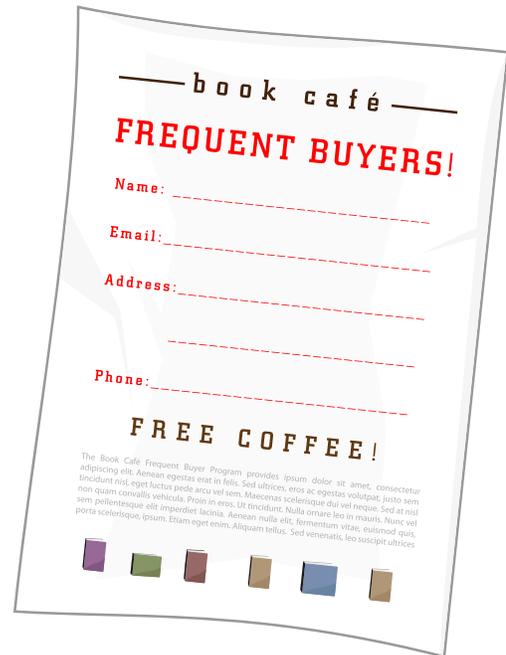


I'll Trade You My E-Mail Address for a Discount...

You may have a chance to sign up for online coupons, enter a drawing to win a prize, or sign up for a frequent buyer discount card. What information do you have to give up in exchange? Your email address? Maybe your date of birth or phone number? Hopefully not your Social Security number! Companies sometimes ask for all kinds of information for their promotions, and you get to decide what information to share.

For example, say your favorite store offers discounts through a “membership” or “loyalty” card. They offer what seem like great bargains in exchange for your name, address, phone number, and email address. What happens next? Every time you shop and scan the card, the store tracks what you buy, how often you shop, and at which branches of their store. They may send you information about sales or special deals. You might get coupons for items you like to buy. The store also may share your personal and shopping information with other companies, which, in turn, also will send you information. That might be fine with you as long as you’re getting the discounts. But some people prefer not to share their information or shopping habits with anyone.

When a company asks for your personal information, do you know what they’ll do with it? Read the fine print on the offer – and ask questions! The deal still might look great – or the details in the fine print might influence you to change your mind. It’s important to know what will happen to your personal information so you can decide whether to share it.



Things to Talk About and Do

- Think about what your information is worth: what would be worth giving your email address? Discounts? Free stuff? What would be worth giving your home address? Is it different?
- Talk to your parents about protecting their personal information: how do they keep their credit card numbers or Social Security number safe?

Want to Find Out More?

Federal Trade Commission
www.ftc.gov

On Guard Online
www.onguardonline.gov